

03292.101730.1

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Mary Da Zhi Wang Cheung
David Armes et al.	)	
	:	Group Art Unit: 3694
Application No. 10/728,279	)	
	:	Confirmation No.: 7128
Filed: December 4, 2003	)	
	:	
For: SYSTEM AND METHOD FOR	)	
SELECTION OF PAYMENT	:	
SYSTEMS FROM A PAYMENT	)	
SYSTEM DIRECTORY TO	:	
PROCESS A TRANSACTION	)	December 22, 2009

**Mail Stop Amendment**  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action mailed October 8, 2009, in the above-identified application, Applicants submit the following amendments and remarks.